

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**In the matter of:**

**Joseph Makoski**

**Enforcement Case No. 05-3024**

**Case No. 05-484-L**

**Docket No. 2005-602**

**Respondent**

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*Issued and entered  
on December 5, 2005  
by Linda A. Watters  
Commissioner*

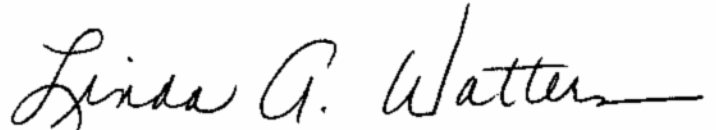
**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

1. The facts as set as set forth in the Complaint filed in this matter are true.

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that Respondent shall surrender his license and all authority to act pursuant to his license is cancelled immediately.



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Linda A. Watters  
Commissioner